

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Sade N. Brown
 Debtor

Case No. 15-19071-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Cathleen
 Form ID: 309A

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Apr 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2017.

db	+Sade N. Brown, 1222 Calcon Drive, Sharon Hill, PA 19079-2405
aty	+ARTHUR ROBERT PANZA, 228 Kings Highway E. 2nd fl, Haddonfield, NJ 08033-1913
13684994	+Joshua Z. Goldblum, Esquire, 826 Bustleton Pike, Suite 101, Feasterville, PA 19053-6002
13705342	+MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13649775	One Main Financial, 501 Macdade Blvd, Folsom, PA 19033-3203
13660109	PF Hillside Manor Apartments, 1127 Ward St Ste A, Chester, PA 19013-2052
13659223	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: jzgoldblum@aol.com Apr 21 2017 01:22:24 JOSHUA Z. GOLDBLUM, 826 Bustleton Pike, Suite 101B, Feasterville, PA 19053
tr	EDI: BTPDERSHAW.COM Apr 21 2017 01:08:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	E-mail/Text: bankruptcy@phila.gov Apr 21 2017 01:23:17 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2017 01:22:44 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 21 2017 01:23:13 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 21 2017 01:23:01 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13660100	EDI: RMSC.COM Apr 21 2017 01:08:00 Care Credit/Syncb, PO Box 965036, Orlando, FL 32896-5036
13729166	+E-mail/Text: bncmail@w-legal.com Apr 21 2017 01:23:06 Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13649769	EDI: WFNNB.COM Apr 21 2017 01:08:00 Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
13649770	EDI: WFNNB.COM Apr 21 2017 01:08:00 Comenity Bank Vetrsssec, PO Box 182789, Columbus, OH 43218-2789
13649771	EDI: WFFC.COM Apr 21 2017 01:08:00 Credit Bureau Dispute Resolution, PO Box 14517, Des Moines, IA 50306-3517
13649772	EDI: AMINFOFP.COM Apr 21 2017 01:08:00 First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
13649773	EDI: AMINFOFP.COM Apr 21 2017 01:08:00 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
13649774	EDI: MID8.COM Apr 21 2017 01:08:00 Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
13649776	EDI: AGFINANCE.COM Apr 21 2017 01:08:00 One Main Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
13694788	+EDI: JEFFERSONCAP.COM Apr 21 2017 01:08:00 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13687168	EDI: Q3G.COM Apr 21 2017 01:08:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13649777	EDI: RMSC.COM Apr 21 2017 01:08:00 Synch/Care Credit, PO Box 965036, Orlando, FL 32896-5036
13649778	EDI: RMSC.COM Apr 21 2017 01:08:00 Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
13649779	EDI: TFSR.COM Apr 21 2017 01:08:00 Toyota Financial Service, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
13649780	EDI: WFFC.COM Apr 21 2017 01:08:00 Wells Fargo Card Services, PO Box 30086, Los Angeles, CA 90030-0086
13732234	+EDI: WFFC.COM Apr 21 2017 01:08:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2017 at the address(es) listed below:

ARTHUR ROBERT PANZA on behalf of Debtor Sade N. Brown Panza6@msn.com
ARTHUR ROBERT PANZA on behalf of Creditor PF Hillside Manor Panza6@msn.com
BRIAN CRAIG NICHOLAS on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA Z. GOLDBLUM on behalf of Debtor Sade N. Brown jzgoldblum@aol.com,
Gl4492@notify.cincompass.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Sade N. Brown	Social Security number or ITIN	xxx-xx-5044
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 12/21/15
Case number:	15-19071-mdc	Date case converted to chapter	7 4/10/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sade N. Brown	
2. All other names used in the last 8 years	aka Sade Brown-Jackson	
3. Address	1222 Calcon Drive Sharon Hill, PA 19079	
4. Debtor's attorney Name and address	JOSHUA Z. GOLDBLUM 826 Bustleton Pike Suite 101B Feasterville, PA 19053	Contact phone (215) 322-2745 Email: jzgoldblum@aol.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 4/20/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 17, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/16/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	